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As Wal-Mart has done to small retail businesses across this vast country, it will do to community banking in our nation. Wal-Mart exists to serve its own family's bottom line and to line the pockets of wealthy shareholders at the expense of average workers and average wage earners. They are draining tax dollars to cover workers' health care costs when they should be providing both a living wage and health care. It is important that this corporation which employs more people than any other entity, except the United States government, should be held accountable for a modicum of social responsibility. Please look critically at this company and its motives as well as at its track record with respect to corporate responsibility.

Thank you.

Joshua McKain